

REMARKS

This is an amendment and response to the Official Communication mailed on October 17, 2003. Entry of the amendment, reexamination and reconsideration and allowance in view of this Amendment and the Remarks herein is respectfully requested.

The Specification

A substitute specification is provided as "Attachment A." The substitute is a true copy (updated to current format requirements) of the specification of United States Patent 6,182,052 (obtained from www.USPTO.gov), which issued from application Serial Number 08/962,912, the parent of the present continuation. In the substitute specification, the sentence is added in Paragraph [001] that: "The referenced applications are incorporated by reference herein."

There is no new matter and the substitute is considered to include the deletions and additions otherwise set out in the preliminary amendment filed on February 17, 2000.

The Claims

Claims 1-4 are amended and new claims 5-18 are added to more particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Regarding the rejections of claims 1-4 under 35 USC 103 as obvious under *Bushnell et al.* in view of News and Notes ... July - August 1985, independent claims 1 and 2 now define a method for facilitating transactions in which, in a network that includes a user, a provider, a gateway platform, and a payment and settlement mechanism, a screen displayed interface provides multiple menu selections for a user with regard to a transaction. As an option, a communication link between a user and provider is selectable by the user. When the user makes a selection from among the various accounts, services, goods and information listed, the gateway transmits the user selection indicia to the provider and the payment and settlement mechanism. Debits and credits associated with the transaction are assigned to the user and provider and the user is delivered the information, goods or services selected.

An interface that provides a complete transaction processing system, from order to payment, with a customer service option, is described that manipulates the transaction selection and completion sequences between and among the network participants having the physical relationships illustrated in Figure 1 and Figure 15. Essentially at the same time following a user's selection in a menu driven interface, payment is debited and credited and delivery of the goods or services or information chosen is effected.

In claim 3 and claim 4, respectively dependent on claim 1 and claim 2, the payment and settlement mechanism is additionally interconnected with a financial institution and the user interface displayed on the screen provided a secured log on menu and confirmation.

Applicant submits that Bushnell *et al.* in view of News and Notes ... July - August 1985 does not suggest such an interactive interface. Bushnell *et al.* essentially describes a call routing system where multiple merchants on television broadcast channels may be contacted. In contrast, the claimed invention involves, as network participants, a user, a provider, a payment and settlement mechanism, and a gateway, all interconnected. In the invention, a method of providing an interface of user selectable menus is claimed wherein a user selects a transaction and the transaction is processed and completed -- as a result of the interface selection by the user -- from order to payment to delivery. Such an interface controlled manipulation of data is not shown or described in Bushnell *et al.* Similarly, News and Notes ... July - August 1985 describes only a menu selectable catalog, not the end to end transaction processing effected by the above described invention of claims 1-4. Particularly, neither, nor their combination, would suggest in 1997 an integrated menu system for the selection and completion of transactions in a network that includes a payment and settlement mechanism (and/or a financial institution) as is set out in claims 1-4 discussed above.

New dependent claims 5-18 are added. Claims 6, 7, 9, 11, 13, 15, and 17 depend on claim 1; claims 5, 8, 10, 12, 14, 16 and 18 depend on claim 2. In the new claims, the payment and settlement mechanism effects transfers funds at a financial

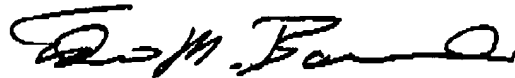
institution (claim 6) or is interconnected with a credit card system (claims 9 and 10). In claims 7 and 8, a repeat transaction option is provided. Claims 11-14 relate to catalog merchandizing and travel bookings effected in the interface methods of claim 1 and claim 2. Claim 15 and claim 16 describe systems of claim 1 and claim 2 interconnected with an automated clearinghouse such that bill pay functionality may be selected. Claim 17 and claim 18 describe systems of claim 1 and claim 2 whereby voice, TDD or data transmission may be selected as communication options by the user.

Applicant submits that Bushnell *et al.* in view of News and Notes ... July - August 1985 does not suggest such applications of an interactive interface in the methods of claim 1 and claim 2.

CONCLUSION

Allowance of the application is respectfully requested.

Respectfully submitted,



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Certificate of Filing by Facsimile: I certify that this Amendment and Response, together with a transmittal letter, Transmittal Form PTO/SB/21 (1 page) and Extension Form PTO/SB/22 (2 pages) are being Filed by Facsimile to 703-872-9306 on April 14, 2004 Attention Group Art Unit 3628, Examiner Frantzy Poinvil [c/o Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria VA 22313-1450.



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